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Romance scams are on the rise on dating apps. Here's how you can protect yourself

In our era of fast-swipe dating apps and AI, romance scams are growing more sophisticated—and more commonplace.



[Photo: [Tyler Nix](#)/Unsplash]

BY NICHOLAS FEARN 4 MINUTE READ

When 27-year-old Chad Teixeira got to know his romance scammer, he thought he had met the man of his dreams. “Everything seemed perfect,” he says. “It was almost too good to be true.”

But there was no happy ending in this love story. Chad's love interest eventually left his job and became financially dependent on him, resulting in Chad handing over a six-figure sum within a year and a half. It turns out that the scammer actually had a pregnant girlfriend at home and was only using Chad for financial gain.

"I thought we were in love but it was all a game to him," he tells *Fast Company*. "It left me depressed and with anxiety. I'm scared to open up to anyone now and don't think I'll ever love again."

Such scams are alarmingly becoming commonplace as more people download dating apps like Tinder. In fact, [a study from cybersecurity firm McAfee study](#) found that at least 31% of Americans have been approached by romance scammers.

Romance scams typically target people searching for love on dating and social media apps. Scammers then build a romantic connection with these victims and abuse this trust to defraud them.

In our era of fast-swipe dating and AI, scams are growing more sophisticated—and more commonplace.

HOW SCAMMERS OPERATE

According to recent [research](#) from Lloyds Banking Group, romance scams increased by 22% last year.

While Chad met his scammer in person, preparators often commit these acts from behind a screen without the intention of meeting the other party. They may adopt a fake identity or life story, as well.

"Romance scammers work to earn your trust and interest and establish a manufactured bond, before eventually asking for money or information they could use to steal your identity. In some cases, scammers will provide 'investment' advice to invest in fraudulent investment platforms," says Steve Grobman, chief technology officer at McAfee.

Grobman says that romance scammers are now using generative AI tools like ChatGPT to “craft compelling messages” and automated image creation software to create photos promoting a “fictitious life.”

But dating apps can better protect users from these threats through a “combination of technology and education. “By educating users on how to spot scams and continuing to use scam and AI content detection technology, online dating platforms can help safeguard daters’ assets, identity, and emotional well-being,” he says.

Many dating apps use [monitoring technology](#) for identifying and preventing romance scammers, which Grobman says is why scammers may appear eager to chat with victims on other platforms.

“Daters can protect themselves further by declining early requests for their email, phone, location, or social details, as sharing this data with unfamiliar individuals can expose them to impersonation or data theft,” he says.

‘PEOPLE HAVE A TENDENCY TO VIEW OTHER PEOPLE FAVORABLY’

These scams can affect anyone using dating and social media sites. Still, licensed therapist Sophie Cress argues that “situational, psychological, and emotional factors” make people more susceptible to this threat.

Cress explains that romance scammers often prey upon people who feel lonely and self-conscious, or those who are recovering from a traumatic situation. “Scammers take advantage of these weaknesses and use persuasive techniques to build intimacy and trust while feeding their victims’ emotional demands,” she says.

Cognitive biases—systematically erroneous thought processes based on a person’s subjective view of the world around them, causing poor judgment and irrational behaviors—may also increase the likelihood of falling for a romance scam.

“People have a tendency to view other people favorably, particularly when they are trying to find love, which makes it easy to ignore warning indicators and explain away discrepancies in the scammer’s story,” Cress says “Due to the anonymity of online encounters, people tend to project their wishes onto scammers, creating a false sense of trust and compatibility.”

PREVENTING ROMANCE SCAMS

It’s easy to be blinded by love and fall prey to romance scammers, but luckily, there are a few steps you can take to protect yourself from this threat.

Jake Moore, global cybersecurity advisor at cybersecurity firm ESET, says reverse image searching dating profile pictures can help you identify “duplicate photos” that would suggest someone is using a fake identity.

Because romance scammers often use public social media posts to gather information on victims and create relatable messages, Grobman of McAfee recommends taking a cautious approach with the information you post online and activating privacy settings.

“Anything you share on social media can be used to help scammers build a story designed to connect with you,” he warns. “For instance, they might start a conversation about a destination you just traveled to as a way to build connection.”

Grobman also advises online daters not to give money, gifts or personal information to people they’ve met online. And investing in an online protection service can offer additional protection against identity theft, he adds.

Understanding key red flags can help you stay one step ahead of romance scammers, too. For instance, cyber attorney Andrew Rossow says you’re likely being approached by a romance scammer if they want to keep their conversation online and continually cancel plans to meet in person.

He adds that romance scammers may also live in a different state or country and claim to have private jobs in areas like government contracting or law enforcement. Yet, while such roles have decent salaries, the scammer strangely asks for financial handouts.

If you weren't able to identify a romance scam and have lost money as a result, Rossow recommends informing your bank of the situation and asking for a refund. He also urges victims to sever ties with the scammer, record all exchanged messages and information to build up evidence, and consult a lawyer experienced in handling cybercrime. Given that fraud is a crime, you should file a police report. Dating apps like Tinder also allow you to report suspicious profiles.

"For reporting purposes, you can reach out to the Secret Service, IC3, FBI, and USPIS," he adds. "For mental health and support services, when the victim is ready, I encourage individuals to consider finding a licensed therapist who can help acknowledge and navigate through the emotional and psychological trauma."

ABOUT THE AUTHOR

Nicholas Fearn is a freelance technology and business journalist from the Welsh valleys. He has written for outlets like *Forbes*, *The Guardian*, *Financial Times*, and many others.